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Case # 09-37260-C-7

8 September 2009 SEP - 9 2009

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

Sir:

We offer the following data on a contract my wife (Isabelle) and I (Milton) had with James A. Walker, the Founder of Senior Care Advocates.

We contacted his organization in order to set up and provide for Natalie Mando's (Isabelle's mother) care. The cost was set at \$16,490.00 on 3-24-08 which was to eventually place her in a care home. The cost was to include all legal requirements.

During the course of our conversations prior to signing of the contract and even after the signing of the contract with a Senior Care Representative and personally with James A Walker we asked if Natalie was to die prior to the placement in a care home would there be a rebate of the unused funds which were paid up front on 3-24-08. Both James A. Walker and his representative informed us that there would definitely be a refund when and if this happened. Natalie Mando did die on 6-8-08 prior to the placement in a care Home. Senior care was advised at that time by us. We then requested that the unused funds be calculated and returned. In lieu of a refund James A Walker offered a reduced plan for us which we said No to. We also received several calls later from other senior care representatives asking us to accept the reduced plan. We made it clear that we would wait for the return of the unused funds.

As of this date, no further contact has been forth coming or a refund.

85 to 90% of all the preparation work was done by us, therefore James Walkers' organization was mainly just a record keeping administration during the period of 3-24-08 until 6-8-08, at the time of Natalie,s death.

We believe you will find this input very revealing of the dealings we have had with James A Walker's, Founder of Senior Care Advocates.

Enclosed is a copy of his business card.

Sincerely,

Isabelle M Gray
6440 Teal Way
Carmichael, Ca
95608

Milton G. Gray
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Carmichael Ca 95608

Protecting Assets, Delivering Peace Of Mind.



SENIORCAREADVOCATES

James Walker
Founder

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